




DIVERSIFIED OPPORTUNITIES FUND 4



Information is correct at 30 November 2018

FUND FACTS

	OBJECTIVE	To provide higher long term returns with a medium degree of investment risk
	INVESTMENT STYLE	Active & Indexed
	SIZE	152 million

FUND DESCRIPTION

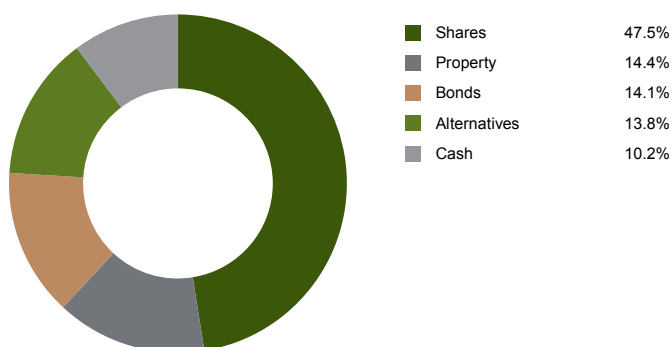
This fund is a multi-asset fund offering investors access to a blend of active and passive fund managers in traditional assets such as fixed interest, equities or shares, property and cash. The fund also includes an allocation to alternative assets fund managers. The risk on the fund is controlled by a disciplined asset allocation policy where the fund has strict limits on the minimum and maximum exposure to growth assets like equities (40%-60%).

Warning: If you invest in this product you may lose some or all of the money you invest.

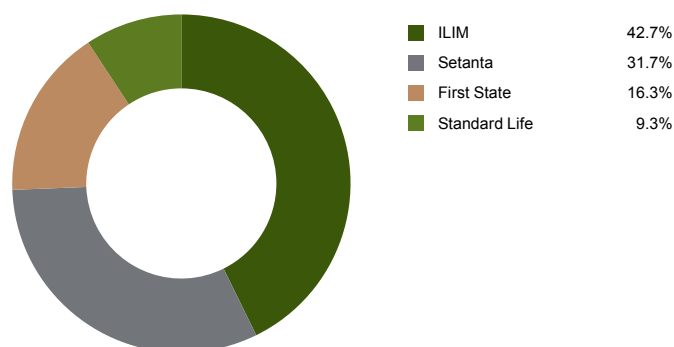
IRISH LIFE RISK LEVEL (IL)

IL1	IL2	IL3	IL4	IL5	IL6	IL7
LOWER RISK					HIGHER RISK	

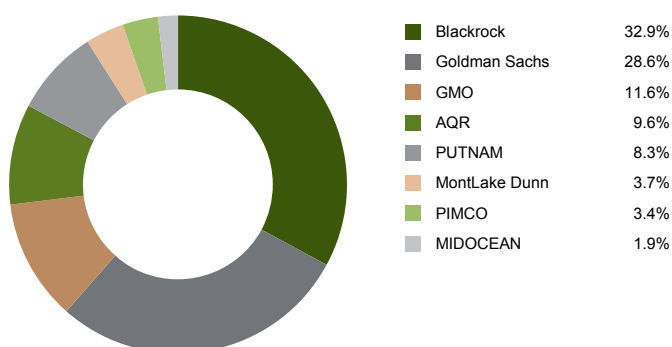
ASSET ALLOCATION



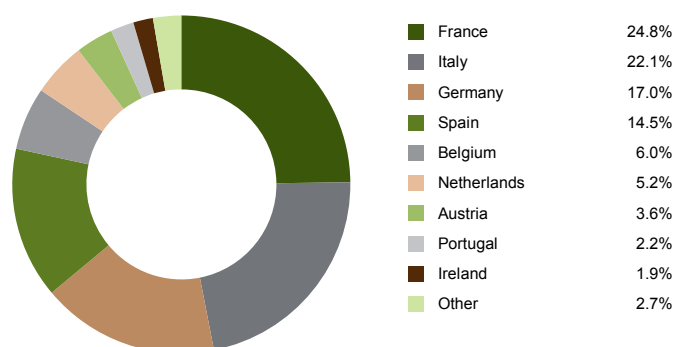
SHARES BY MANAGER



ALTERNATIVES LISTED BY MANAGER



BOND COUNTRY DISTRIBUTION



The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return. External asset managers may change over time. Underlying funds or investments may be subject to incentive fees. This fund may borrow to invest which increases both the risk and opportunity for return.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. It is developed together with Invesco to meet the needs of a specific client risk profile.

Warning: This fund may be affected by changes in currency exchange rates.



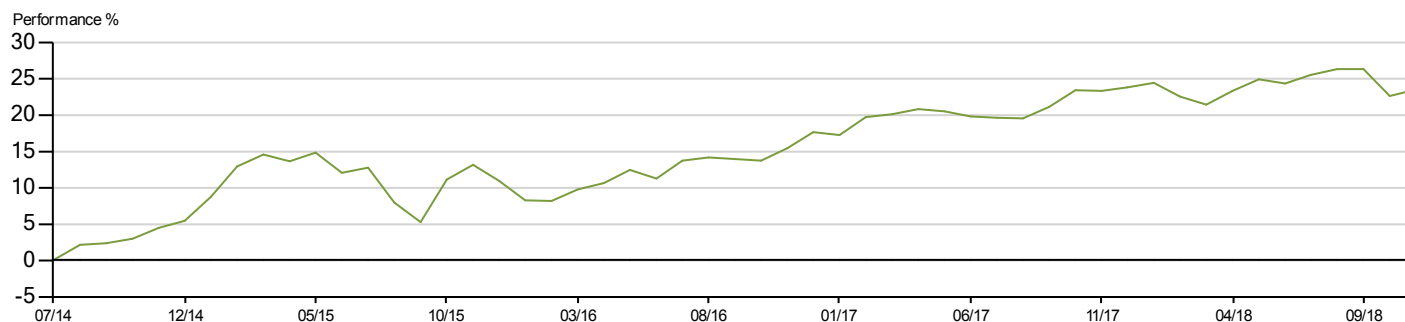
CALENDAR YEAR RETURN

	2015	2016	2017	YTD
Fund	5.22%	6.05%	5.28%	-0.24%

PERFORMANCE AS AT 30/11/2018

	1 Month	3 Month	1 Year	3 Year p.a.	Since Launch p.a.
Fund	0.74%	-2.22%	0.16%	2.98%	4.96%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.15%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 21 Jul 2014; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

To find out more about our fund range and to view the latest market and fund manager updates please visit:
<http://www.irishlife.ie>